

FIG. 1

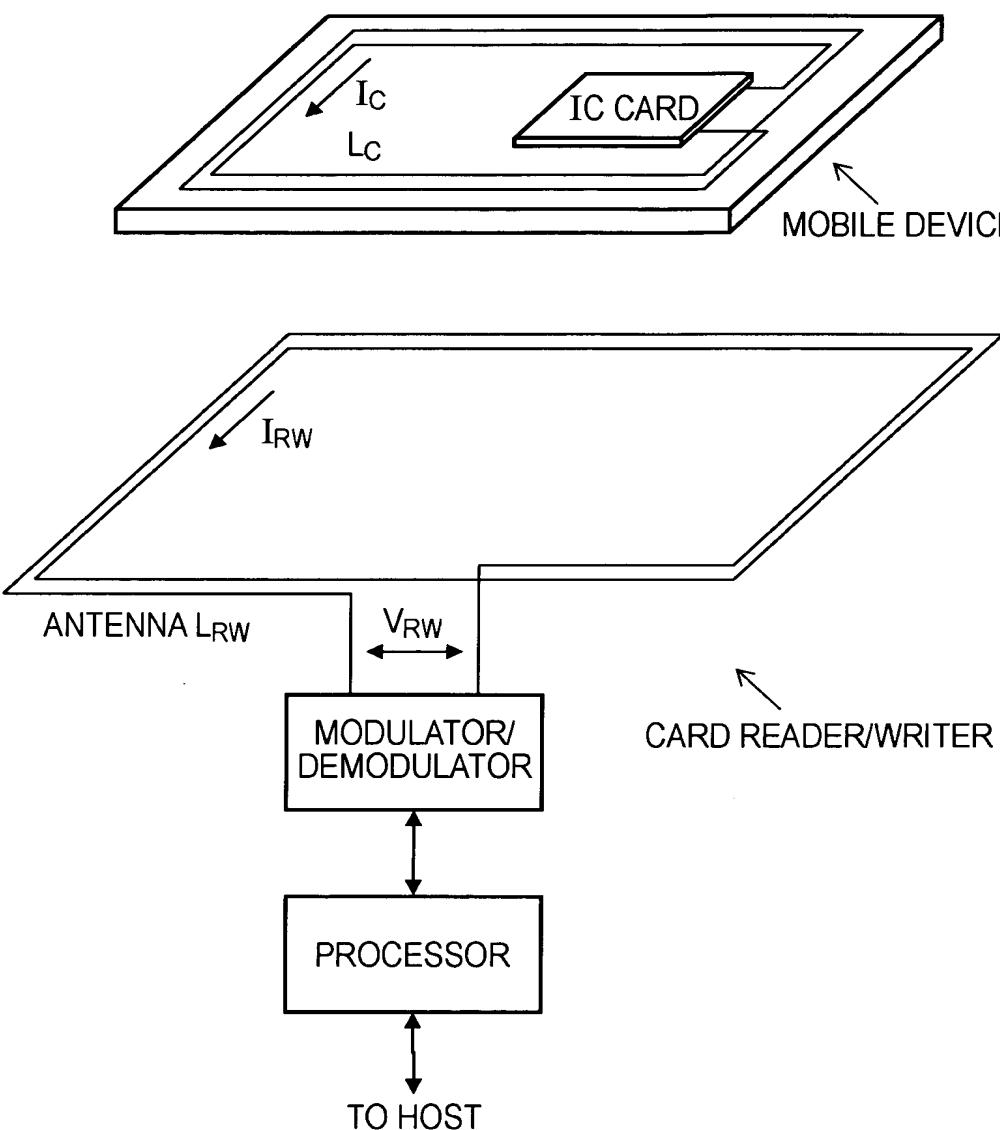


FIG. 2

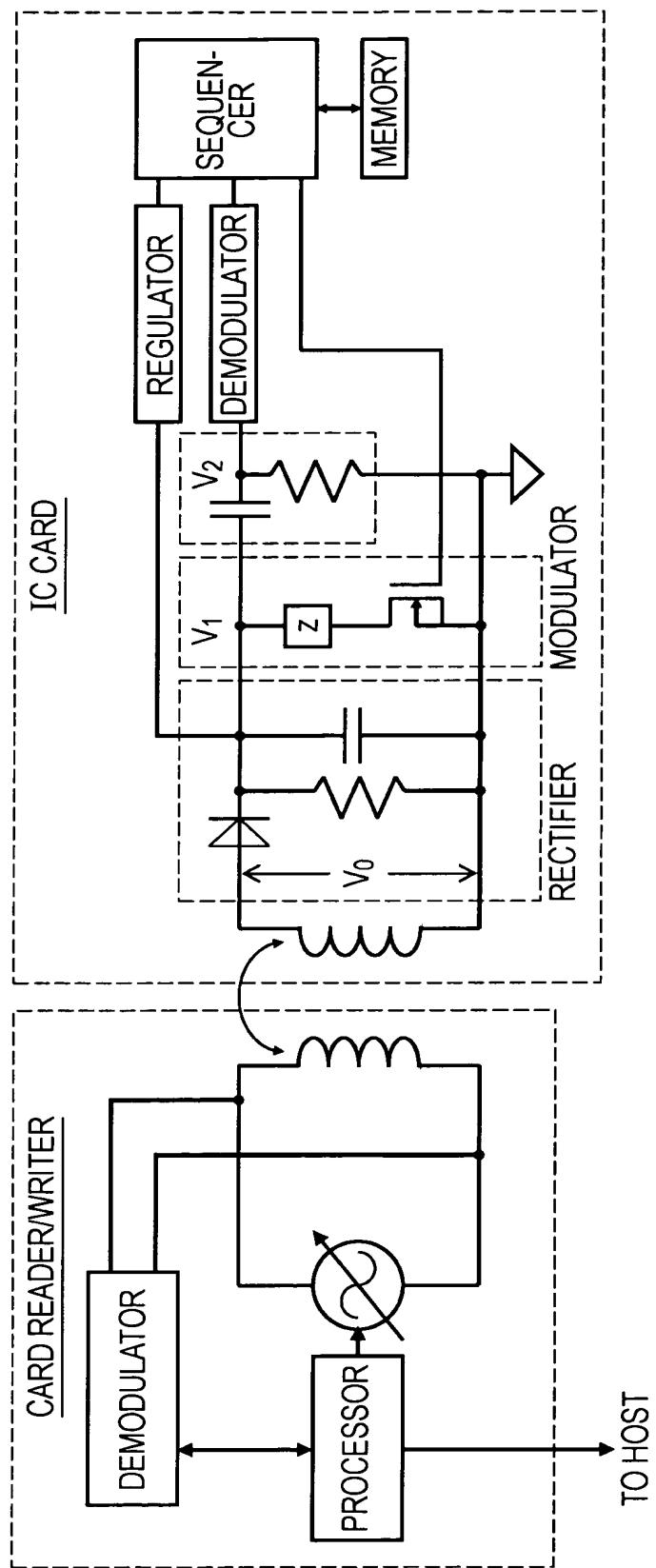


FIG. 3

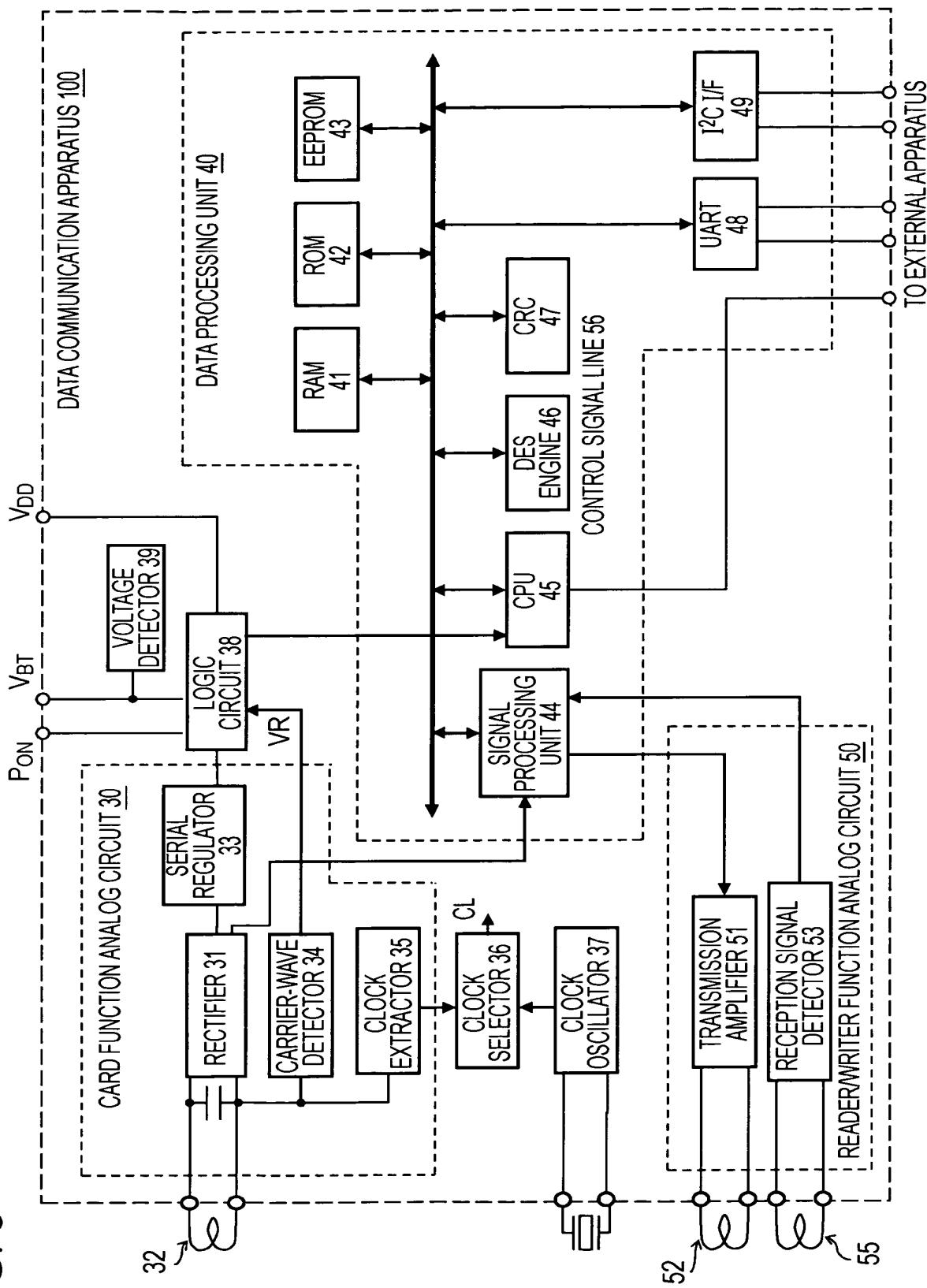


FIG. 4

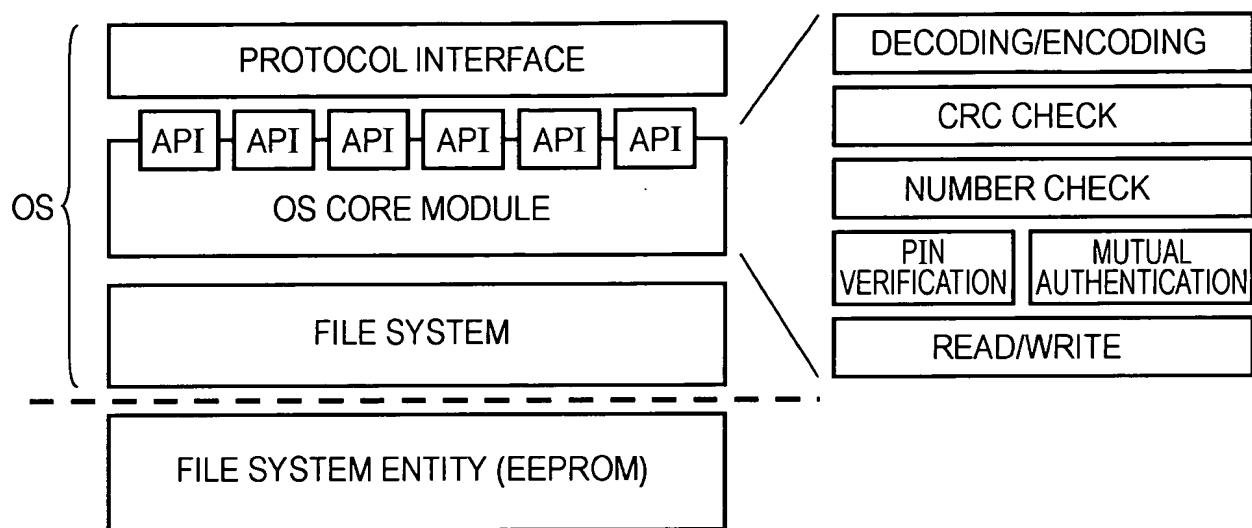
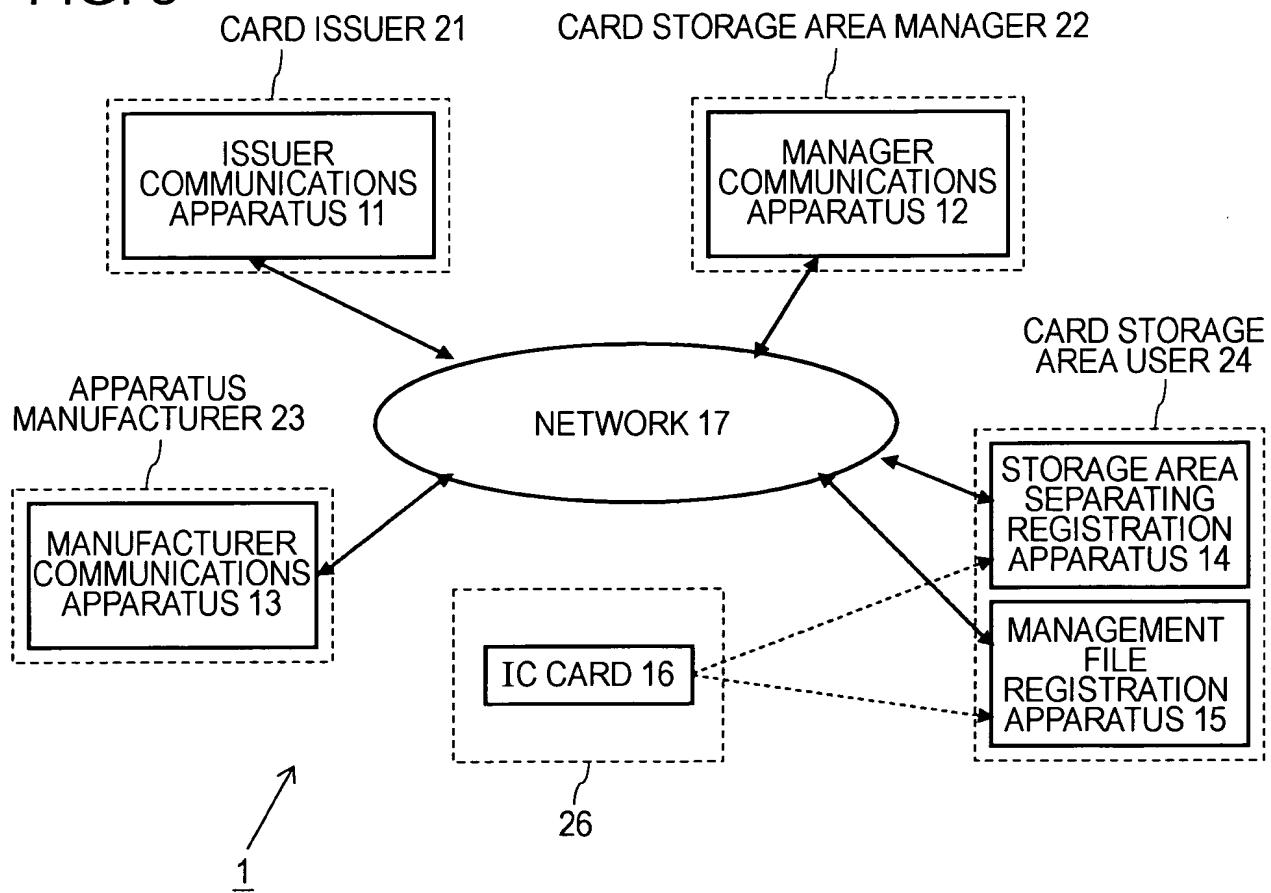


FIG. 5



5 / 17

FIG. 6

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1  
AREA ID

FIG. 7

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1  
AREA ID

CARD ISSUER CAN PERMIT  
ANOTHER MEMORY AREA  
MANAGER (SERVICE PROVIDER)  
TO RENT OR BUY CERTAIN  
AMOUNT OF MEMORY.

FIG. 8

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1  
AREA ID

SEPARATE FILE SYSTEM  
(ANOTHER MANAGER  
MANAGEMENT AREA)

SYSTEM CODE: SC2  
AREA ID

FIG. 9

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1  
AREA ID

COMMON MANAGER  
MANAGEMENT AREA

SYSTEM CODE: SC0  
AREA ID

FIG. 10

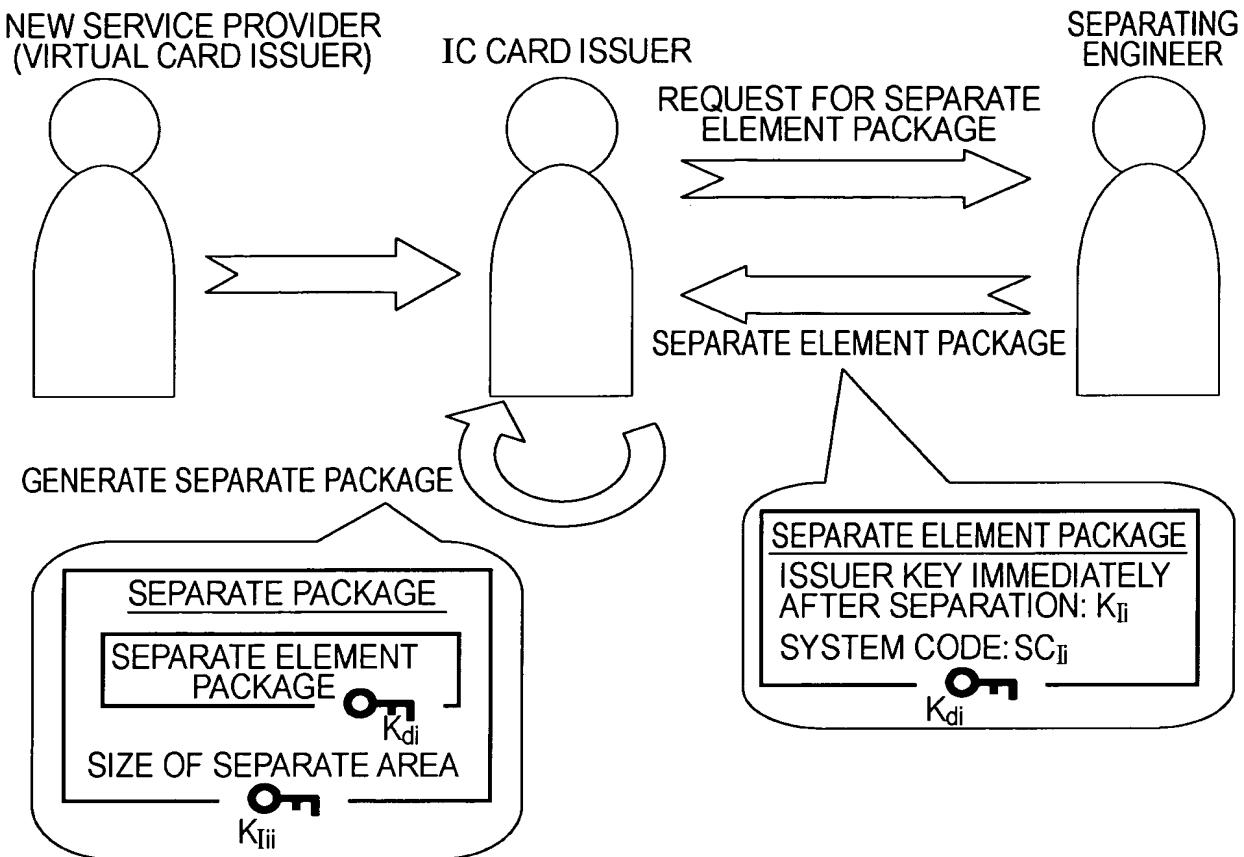


FIG. 11

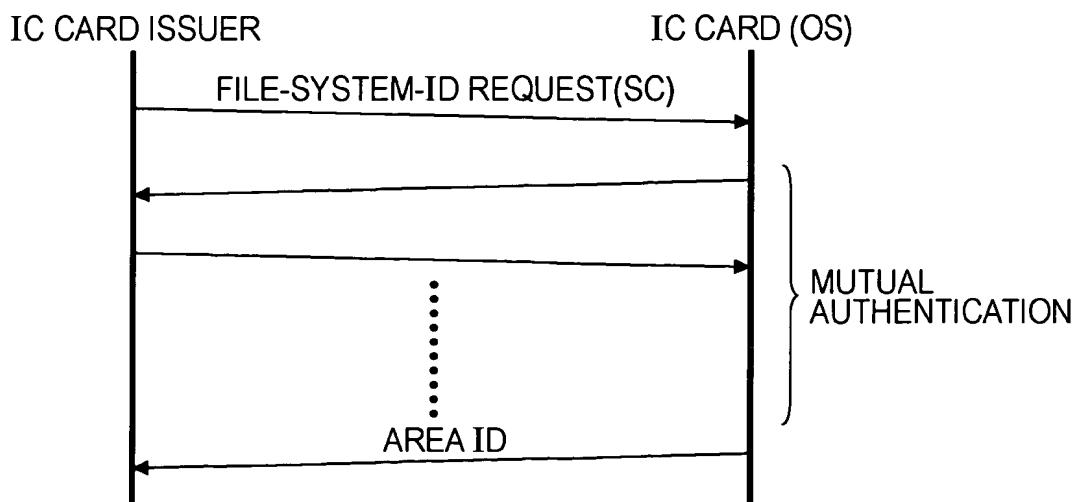


FIG. 12

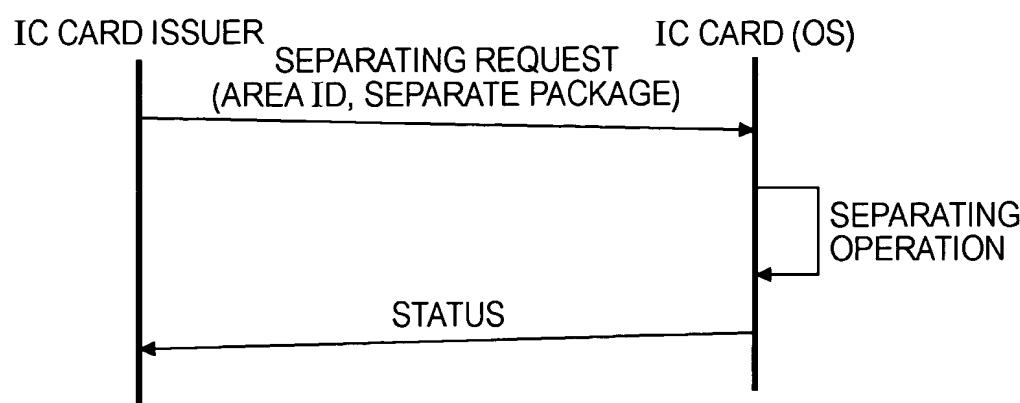


FIG. 13

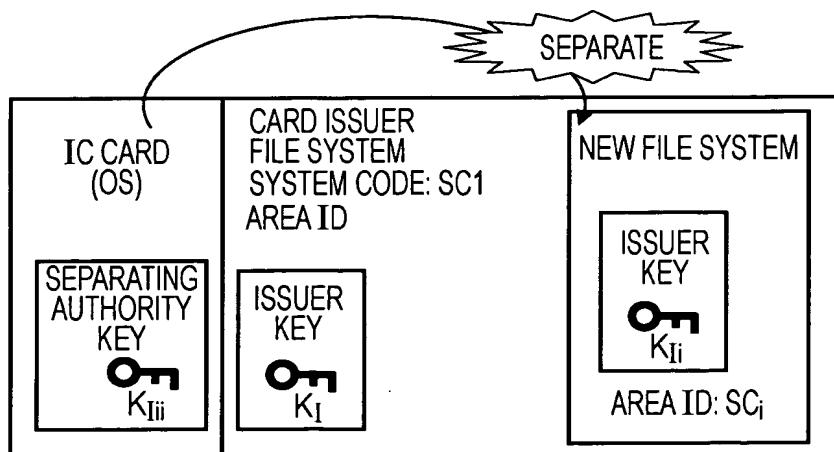
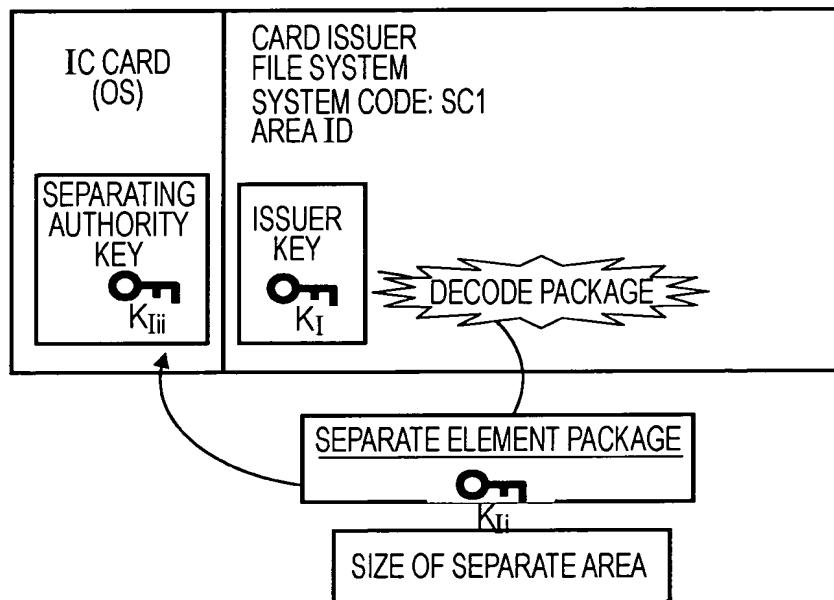
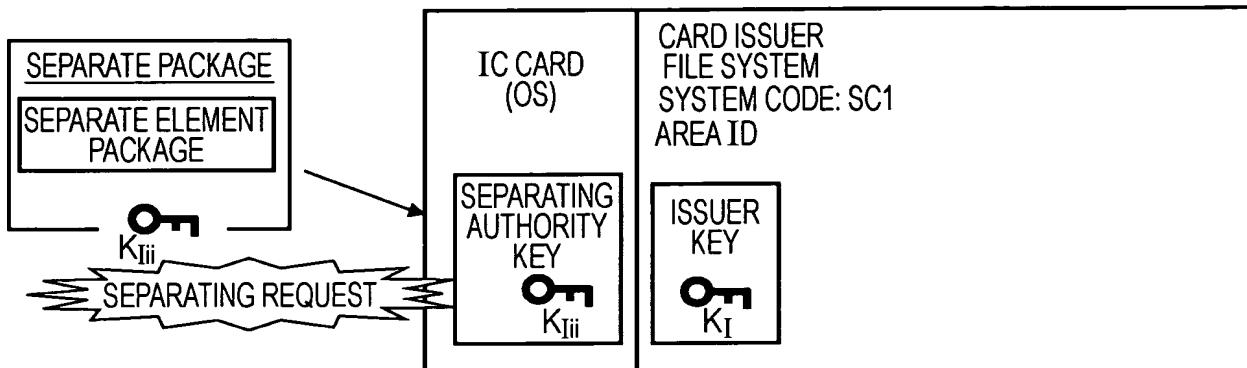
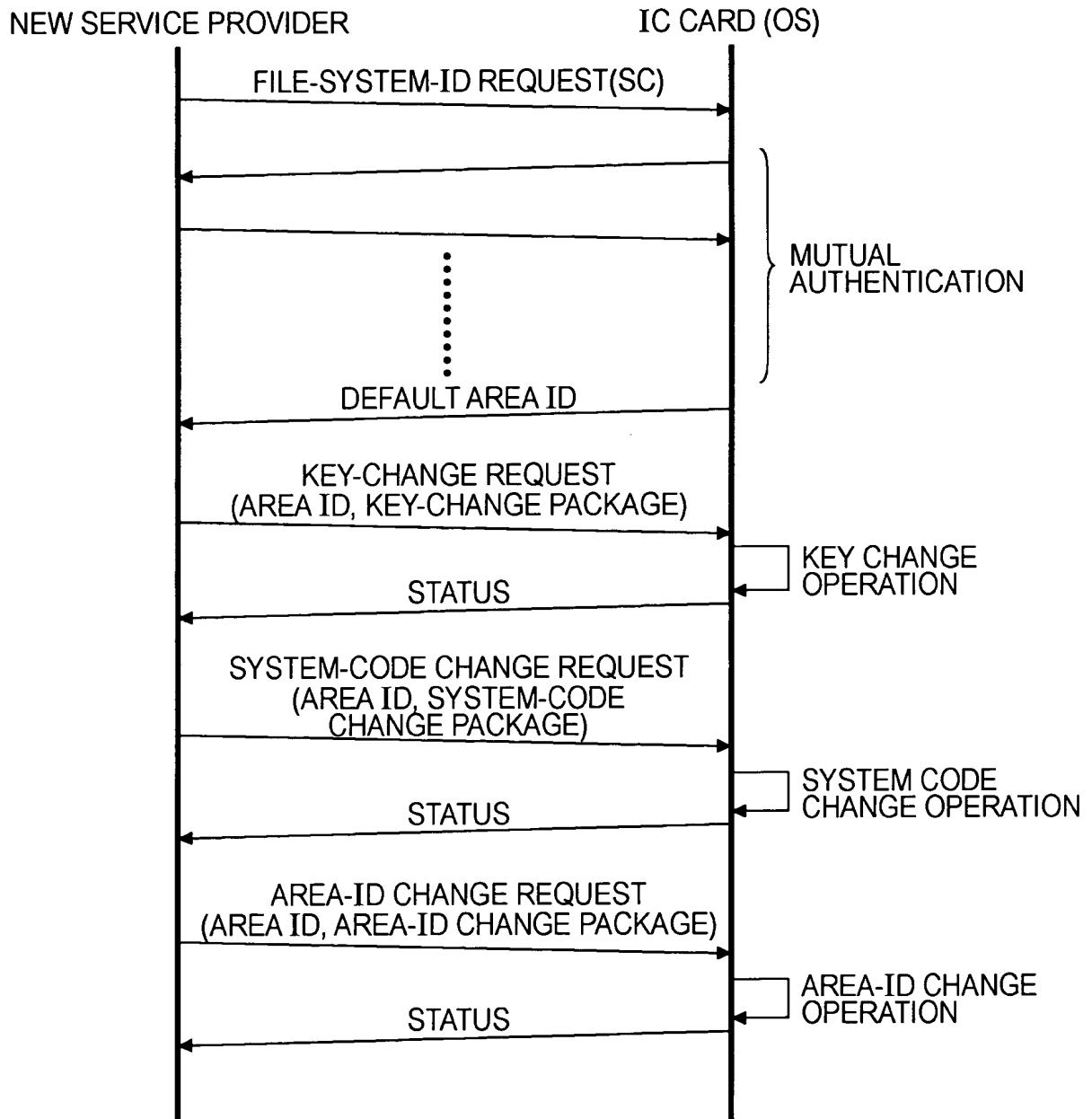


FIG. 14



10 / 17

FIG. 15

FILE SYSTEM #0	#1	#1	#1
SYSTEM CODE SD #0	SD#1	SD#1	SD#1
AREA ID #0	ID#1	ID#1	ID#1

.....

FIG. 16

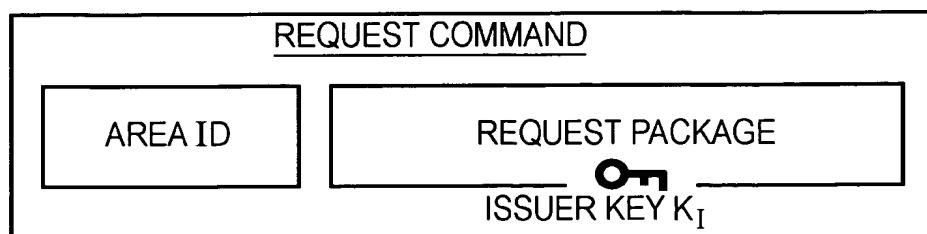


FIG. 17

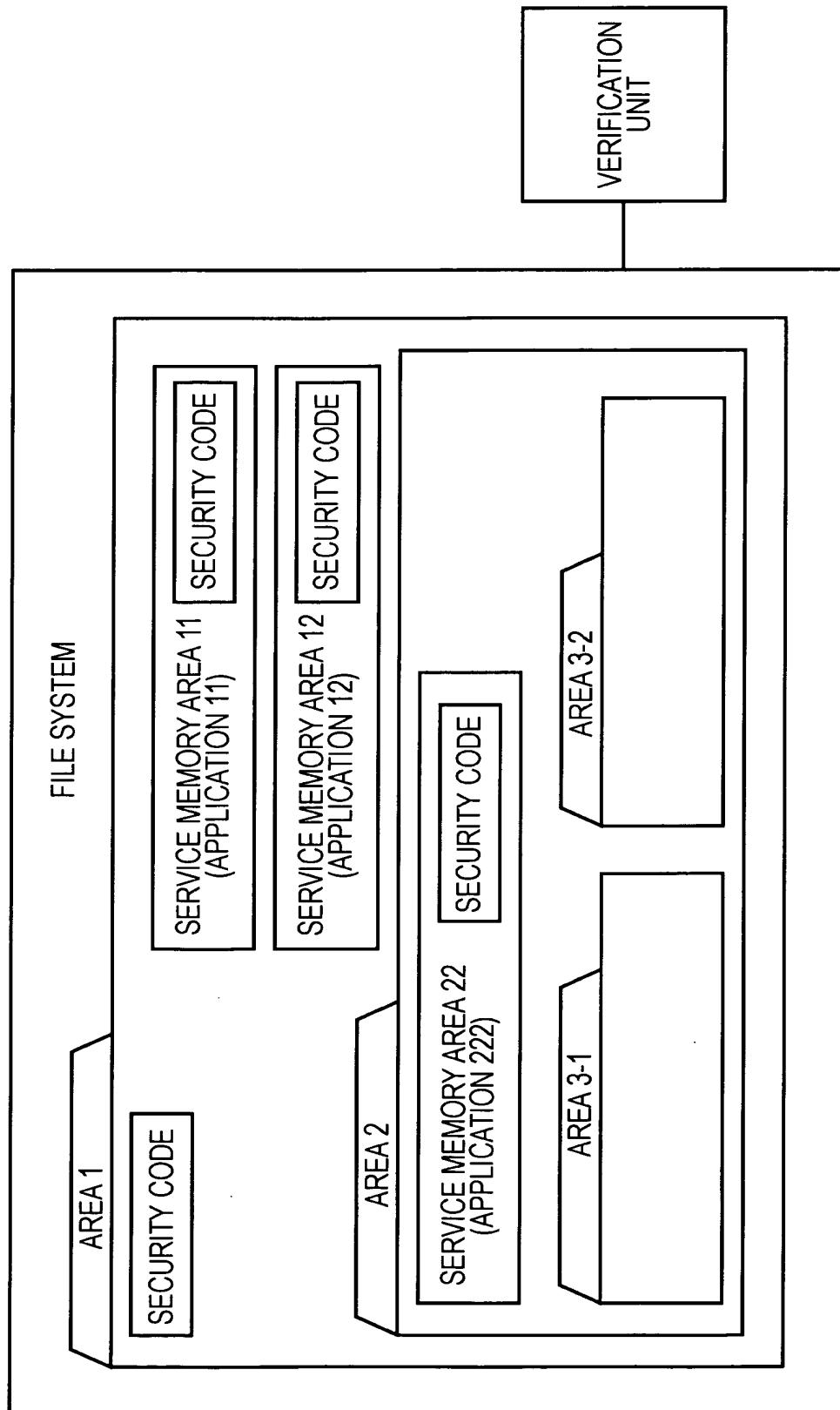
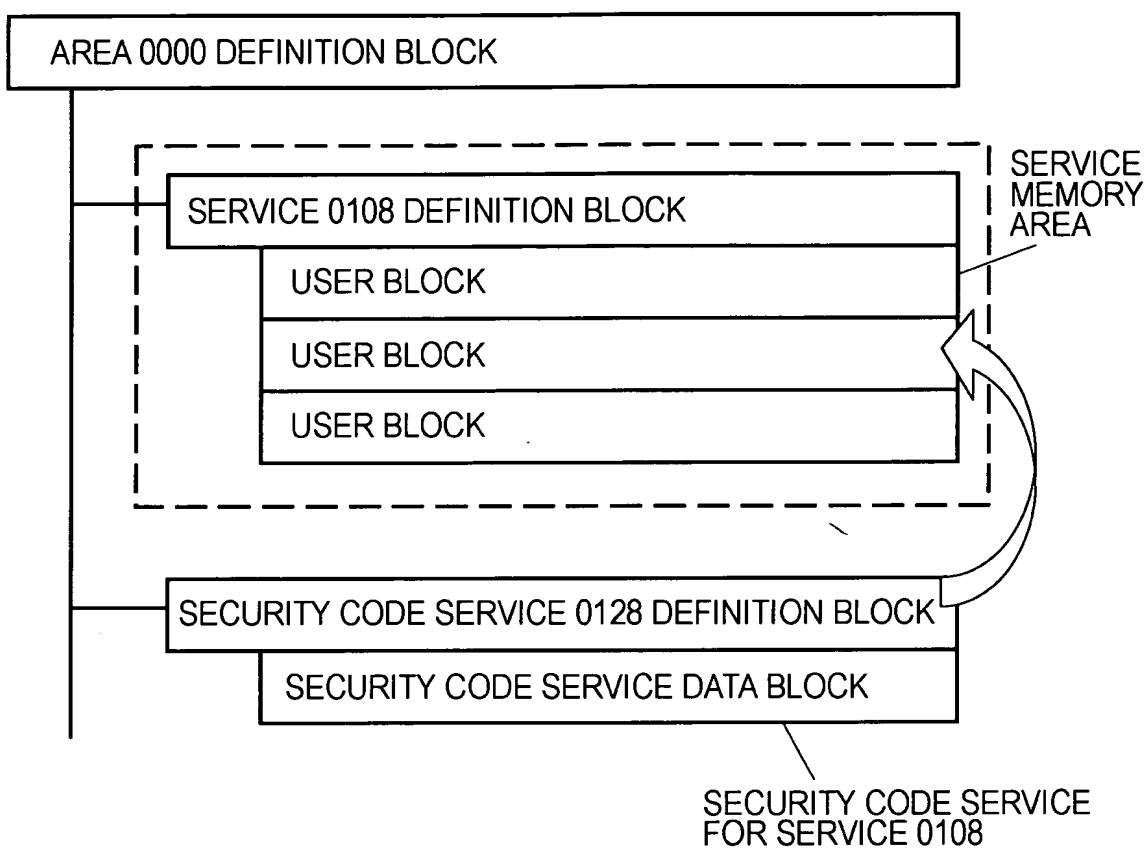


FIG. 18



13 / 17

FIG. 19

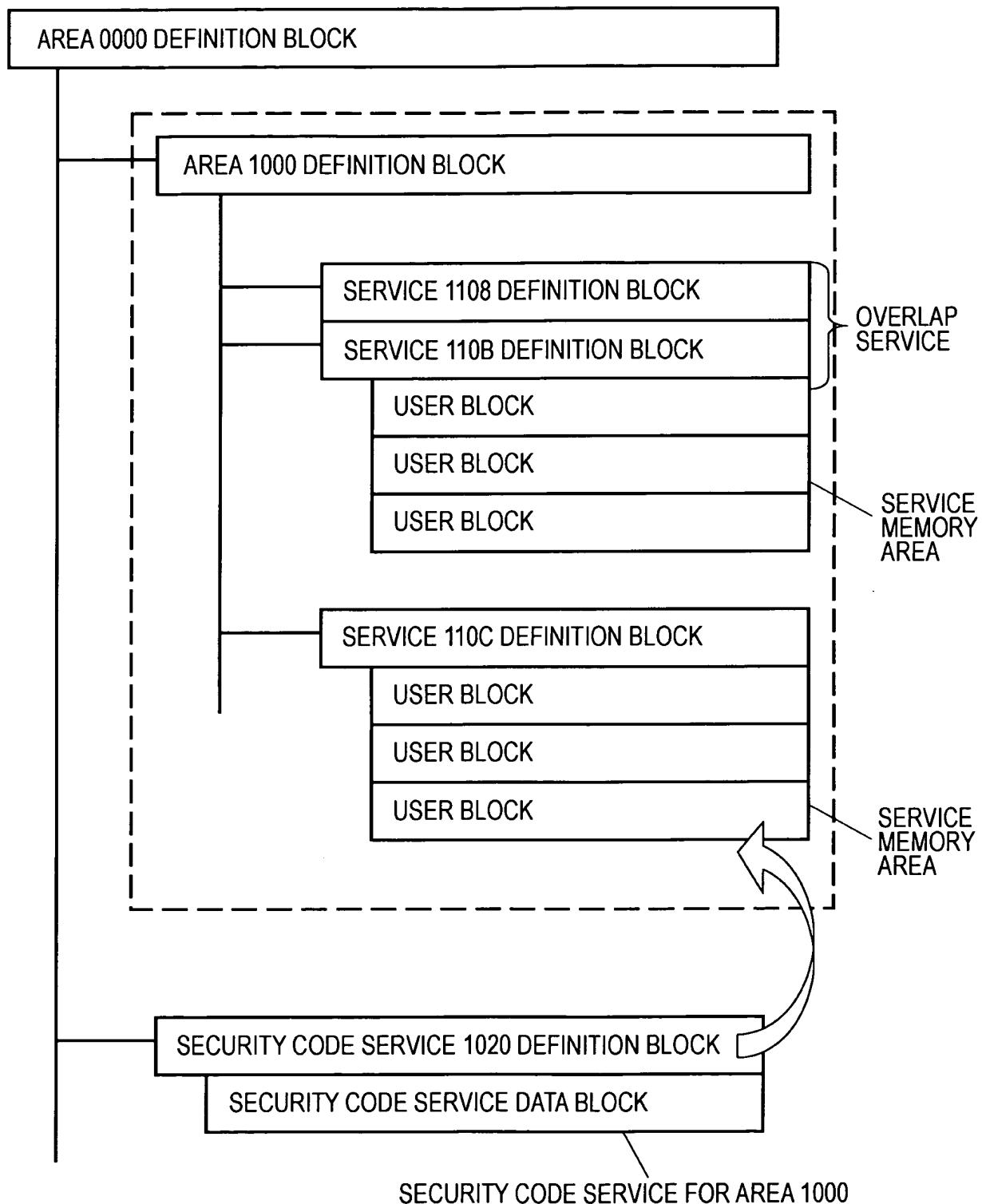
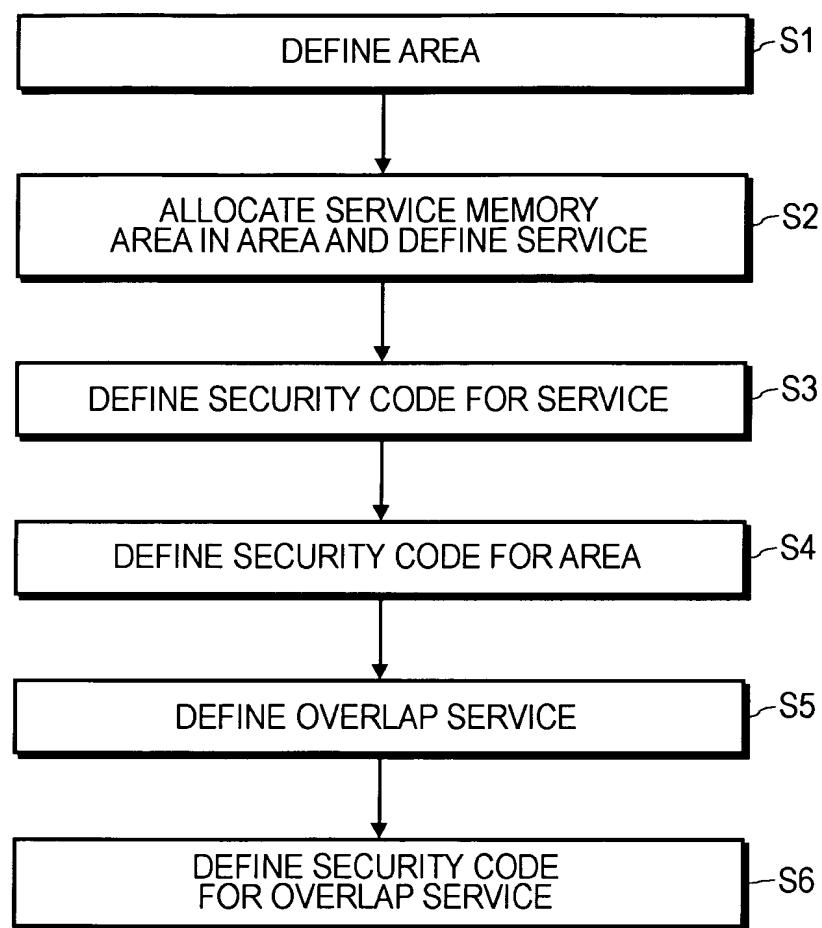


FIG. 20



15 / 17

FIG. 21

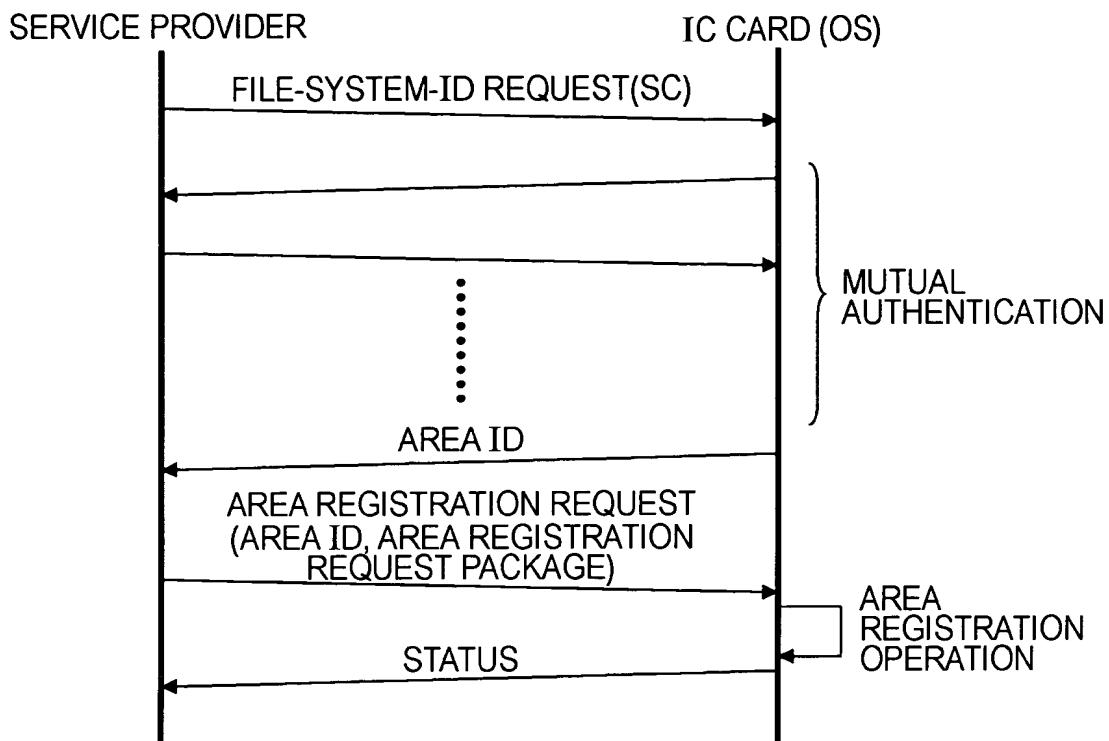


FIG. 22

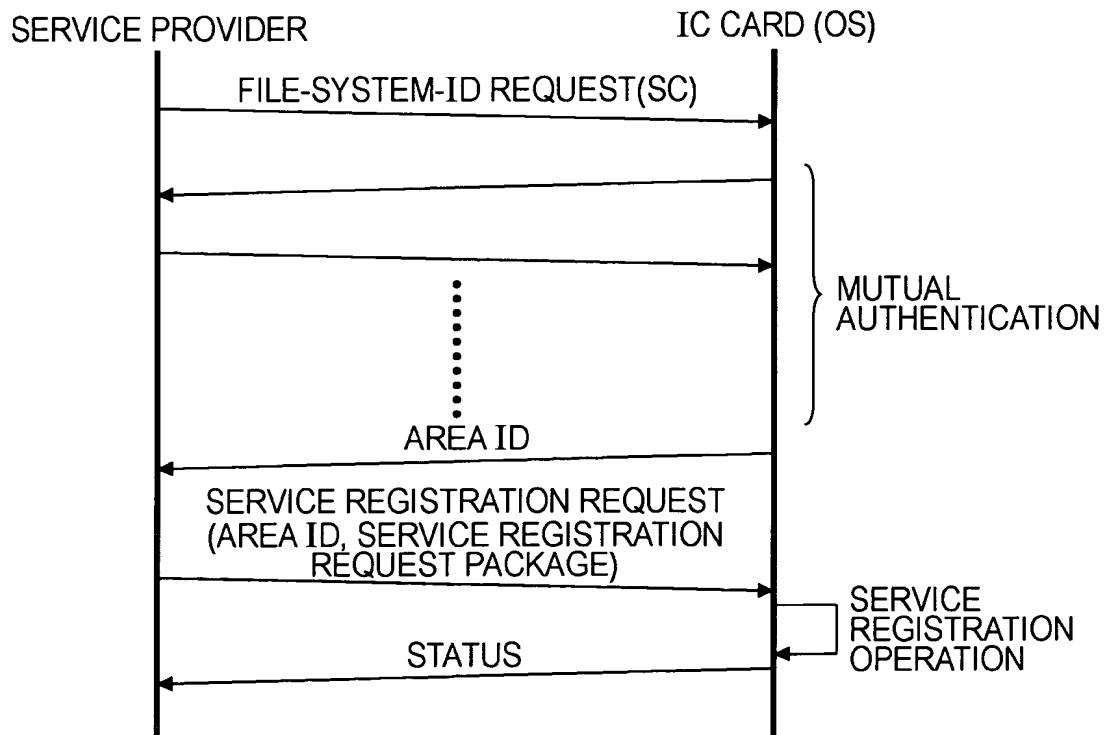


FIG. 23

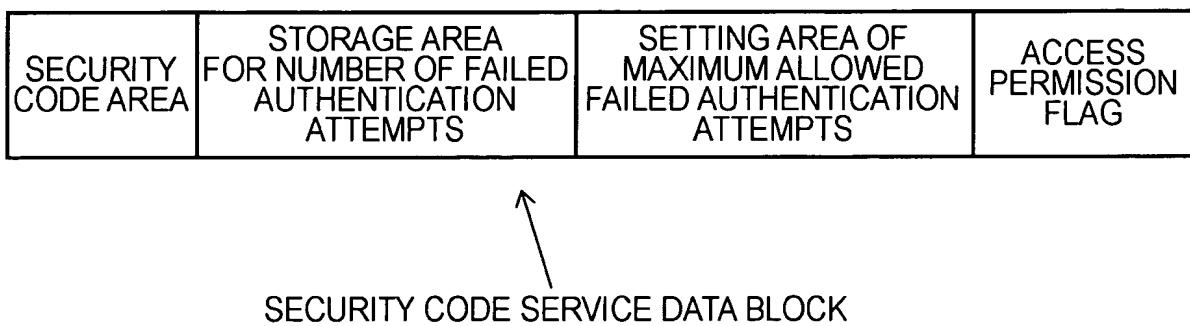


FIG. 24

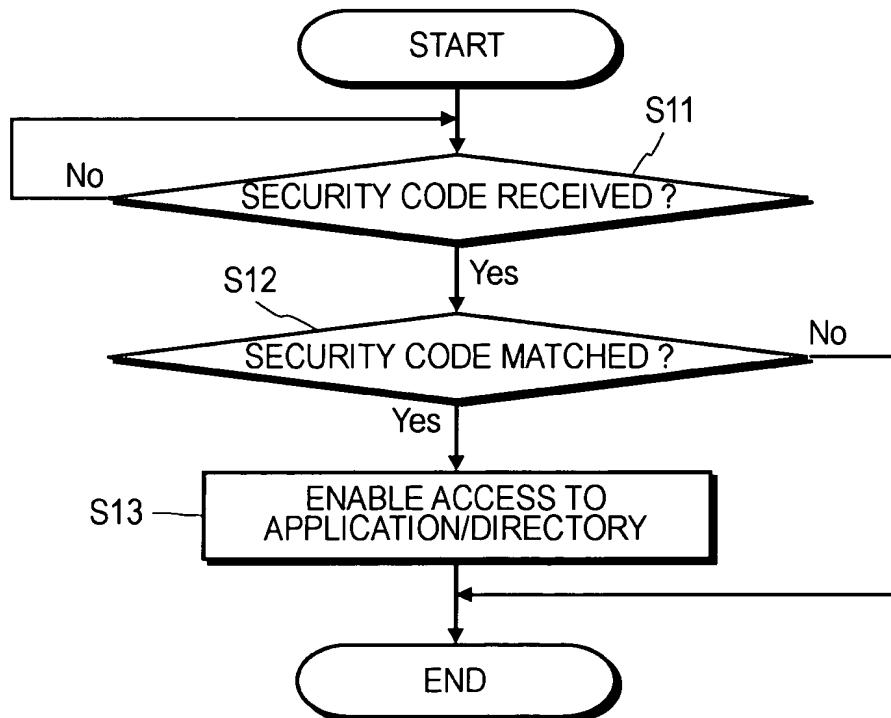


FIG. 25

